

October 6, 2011

Mr. Chair and Members of the Michigan House Insurance Committee,

If you know someone who thinks a catastrophic collision will never touch their family, please tell them about my family: My name is C.J. Teahan, mother of two: Caron Davis and Matt Schreer.

In 1989, my 16-year-old daughter, Caron:

- Was driving carefully but hit a spot of black ice, skidded down a steep embankment, stopping only when the driver's side door met the lone large tree at the bottom.
- She sustained a severe TBI, was comatose, in ICU, requiring extensive rehabilitation--
- Which she was able to get, thanks to Michigan's Catastrophic Claims law, entitling all citizens to coverage of "reasonably necessary charges."
- ☺ Caron went on to graduate summa cum laude from high school, magna cum laude from college, and with a 4.0 GPA for her MBA. She is happily married, employed in the business world *and...*
- For the past twenty years she has been financially independent and paying into those same funds that once helped her. ☺

In 1995, my 22-year-old son, Matt:

- Was a back seat passenger in a car broadsided by an uninsured, unlicensed, newly-paroled drunk speeding through a red light at Kalamazoo and Howard Streets, here in Lansing. The two in the front seats died instantly. The drunk driver leaped out of his car and ran from the scene!
- Matt sustained a sheer injury to his brain stem as well as massive other head injuries and broken bones. An EEG revealed that his brain waves were flat, and his neurosurgeon told us that he was "99.9% positive that Matt [would] never come out of the coma and would definitely *never* again be able to do *anything* on his own."
- Sixteen years later, my son still benefits from Michigan's No-Fault insurance *and...*
- He is happy to be alive. He praises God for his life. He walks, talks, and reasons well; takes buses & cabs on his own; shops independently & wisely, noting nutrition labels and price per unit; and he beats everybody I know at Chess & Wheel of Fortune. ☺
- At Michigan Works! Matt instructs adults in math and English skills, so that they can achieve their GEDs. And HE has a book of poetry in publication: *The ABCs of TBI!*

Please save Michigan's existing insurance protection for all of Michigan's citizens—all of the future Carons and Matts—who will thank you.

*Respectfully,*  
*Cjteahan*

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